

Karen L. Roark



In Re:)	
)	Chapter 13
DAVID AND DENISE HARRISON,)	Case No. 14-17906
)	
Debtor.)	
)	
)	
)	
DAVID AND DENISE HARRISON,)	
)	
Plaintiff,)	
)	Adv. No. 15-01004
v.)	
)	
CITIFINANCIAL and John Does 1-3,)	STIPULATED JUDGMENT
)	CITIFINANCIAL
Defendants.)	

Adv. No. 15-01004

STIPULATED JUDGMENT AS TO CITIFINANCIAL

THIS MATTER having come on before the Court on Plaintiffs' Complaint Seeking to Avoid Lien. Plaintiffs having appeared through their attorney of record, Thomas D. Neeleman, and Defendant Citifinancial, the Court having reviewed the files and records, being fully advised in the premises and finding:

1. THAT the parties stipulate and agree to entry of this judgment; and
2. THAT the value of the real property located at 388 W Third Street, Sumas, WA 98295 is determined to be no greater than \$131,930.63.

Having made the foregoing findings, IT IS HEREBY ORDERED:

1. THAT the claim of CitiFinancial in the approximate amount of \$18,533.00 is determined to be a general unsecured claim for the reason that the indebtedness secured by the lien that is a senior lien to Chase exceeds the market value of the collateral;

2. THAT upon completion of the Chapter 13 proceedings herein, the debt owing to CitiFinancial on its junior lien shall be discharged on the property located at 388 W Third Street, Sumas, WA 98295 and shall be avoided against said real property;

3. THAT this judgment shall become permanent and binding on all parties only upon completion of the debtors' Chapter 13 plan and entry of final discharge by the debtor pursuant to 11 U.S.C. §1328;

4. THAT in the event the debtor's bankruptcy case is dismissed or converted to a Chapter 7, this Stipulated Judgment voiding the lien of CitiFinancial shall no longer apply and CitiFinancial's junior deed of trust shall be in full force and effect as security for the debt owing to CitiFinancial;

5. THAT all other claims and causes of action by the debtor are dismissed

6. THAT each party shall bear their own attorney fees.

//END OF ORDER//

Presented by:
NEELEMAN LAW GROUP

/s/ Thomas D. Neeleman
Thomas D. Neeleman, WSBA #33980
Attorneys for Plaintiff/Debtor

Approved as to form and content;
Notice of Presentation waived:

/s/ Betty Cherry
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